
Financial Aid 101:

Georgia's Financial Aid Programs

Midtown High School

October 19, 2022

GSFC | Georgia Student
Finance Commission

GAfutures.org
Explore. Plan. Succeed.

Agenda

- Define Financial Aid
- Types of aid
- Federal Programs
- Georgia's Financial Aid Programs
- Application Process - FAFSA

Financial Aid

Financial Aid

- Helps pay for educational expenses
 - Direct and Indirect Costs
- Costs of Attendance (COA)



Direct and Indirect Costs

- Direct Costs
 - Tuition and fees
 - On-campus housing
 - Meal plan
 - Parking permits
- Indirect Costs
 - Books
 - Rent for off-campus housing
 - School supplies
 - Groceries



Cost of Attendance (COA)

- Tuition and fees payable to the institution
- Books and supplies
- Room and board
- Personal costs
- Transportation to and from the institution



Types of Financial Aid

Financial Aid Types and Sources

- Financial aid comes in different forms:
 - Scholarships
 - Grants
 - Loans
 - Work-study programs
- From a number of different sources:
 - Federal and state government
 - Colleges and universities
 - Private foundations
 - Professional and service organizations
 - Employers and private companies



Types of Financial Aid

- Merit-based (HOPE Scholarship)
- Need-based (Pell Grant)
- Non-need based (HOPE Grant)
- Student or parent loans
- Employment opportunities (Federal Work Study)
- Military aid and grants (Georgia National Guard Service Cancelable Loan; UNG ROTC Grant)
- Savings plan (Path2College 529; traditional savings)



Scholarships and Grants

Scholarship examples:

- Height
- Ethnicity
- Religious affiliation
- Gender
- Being a multiple (twin, triplet, etc.)
- Left-handed
- Video on social media

Grants:

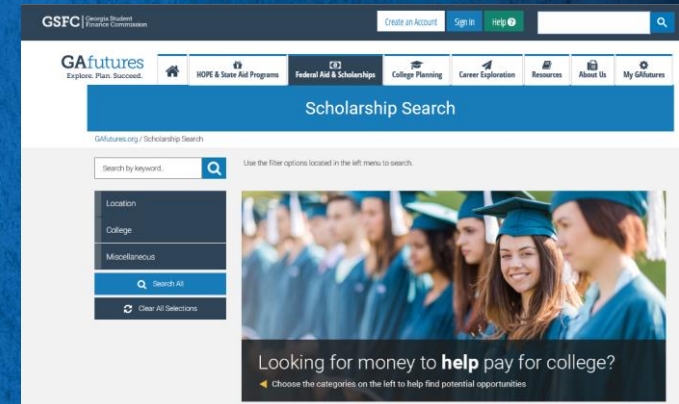
- Need-based



GAfutures Scholarship Search

Scholarship Search Tips

- Start search early
- Don't stop at one, two, or three
- Be creative
 - Consider family, hobbies, career interests, medical history, or college major
- Look for scholarships even after beginning college
- **DO NOT PAY ANYONE TO HELP FIND OR APPLY FOR SCHOLARSHIPS!**



Federal Aid Programs

How to Get Federal Student Aid

- Be a U.S. citizen or eligible non-citizen
- Be a high school graduate or GED recipient
- Be enrolled in an eligible degree/certificate program
- Have a valid Social Security number
- Maintain Satisfactory Academic Progress



Federal Financial Aid Programs Grants

- Pell Grant
 - Undergraduate student with financial need
 - Maximum amount for 2021-2022 is \$6,495
- Federal Supplemental Educational Opportunity Grant (FSEOG)
 - Undergraduate student with exceptional financial need
 - Pell Grant recipients receive priority
 - Up to \$4,000

Federal Financial Aid Programs

Grants

- TEACH Grant

- Undergraduate, post-baccalaureate, or graduate student
- Enrolled in coursework to begin a career in teaching
- Must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students
- Up to \$4,000; becomes a loan if you do not teach as required

Federal Financial Aid Programs

Grants

- Federal Work Study Program
 - Full-time or part-time undergraduate or graduate student
 - Earn at least minimum wage
 - On-campus positions
 - Campus tour guide
 - Library
 - Sporting events
 - Office assistant



Federal Financial Aid Programs

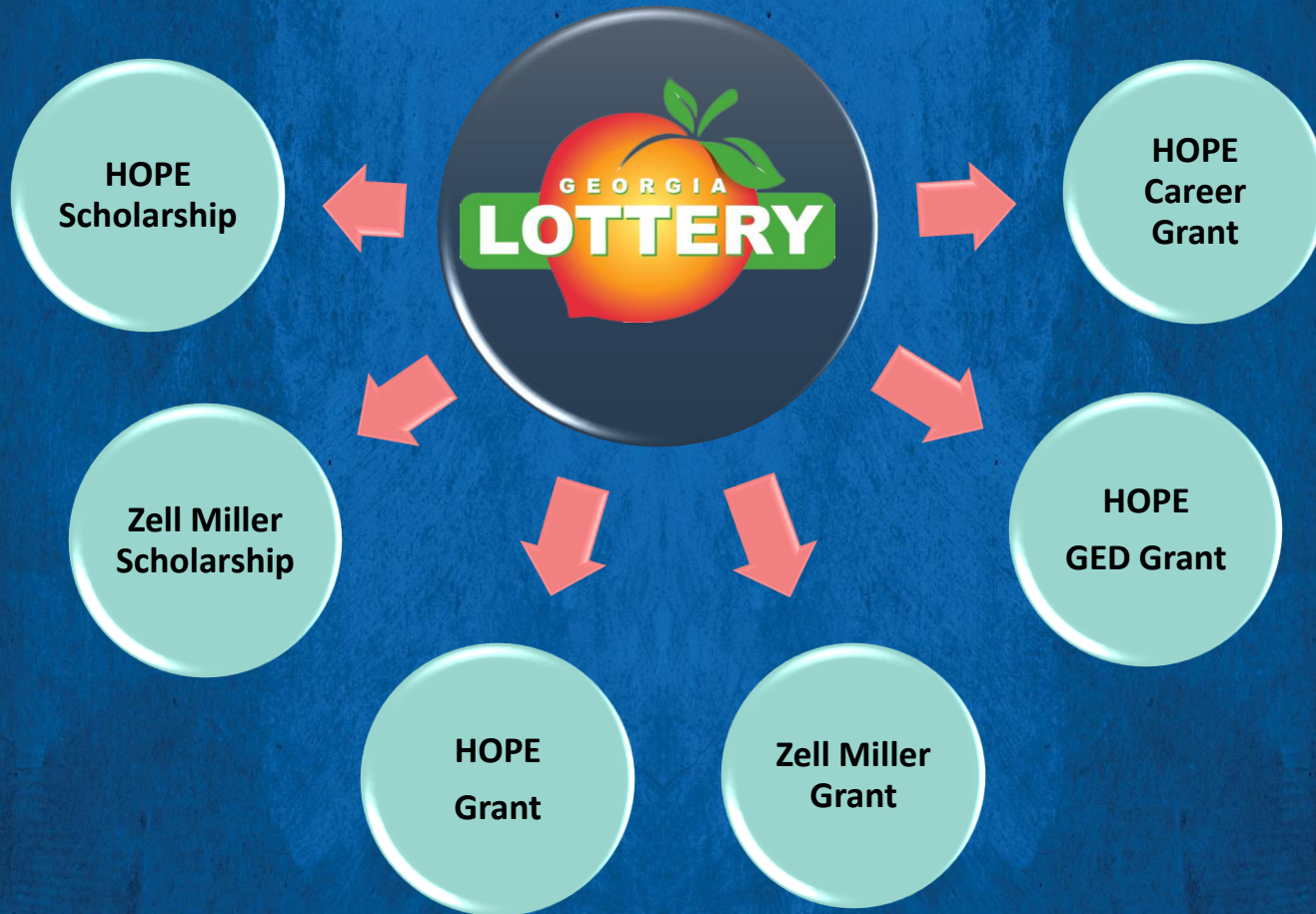
Federal Direct Loans

- Direct Subsidized Loan
- Direct Unsubsidized Loan
- Federal PLUS Loan – for parents of dependent undergraduate students
- Grad PLUS Loan – for graduate and professional students

Georgia's Financial Aid Programs

www.gafutures.org/hope-state-aid-programs/

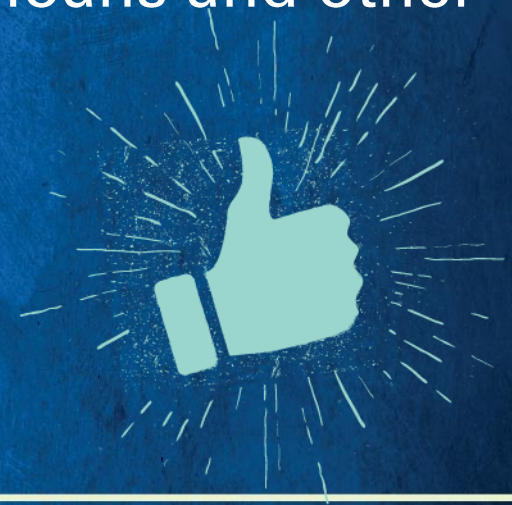
Helping Outstanding Pupils Educationally Program



HOPE Program

General Eligibility Requirements

- Be a legal resident of Georgia
- Be registered with the Selective Service, if required
- Be in compliance with the Georgia Drug-Free Postsecondary Education Act of 1990
- Meet U.S. citizenship or eligible non-citizen requirements
- Be in good standing on all student loans and other financial aid programs
- Attend an eligible postsecondary institution
- Must be working toward the first undergraduate program

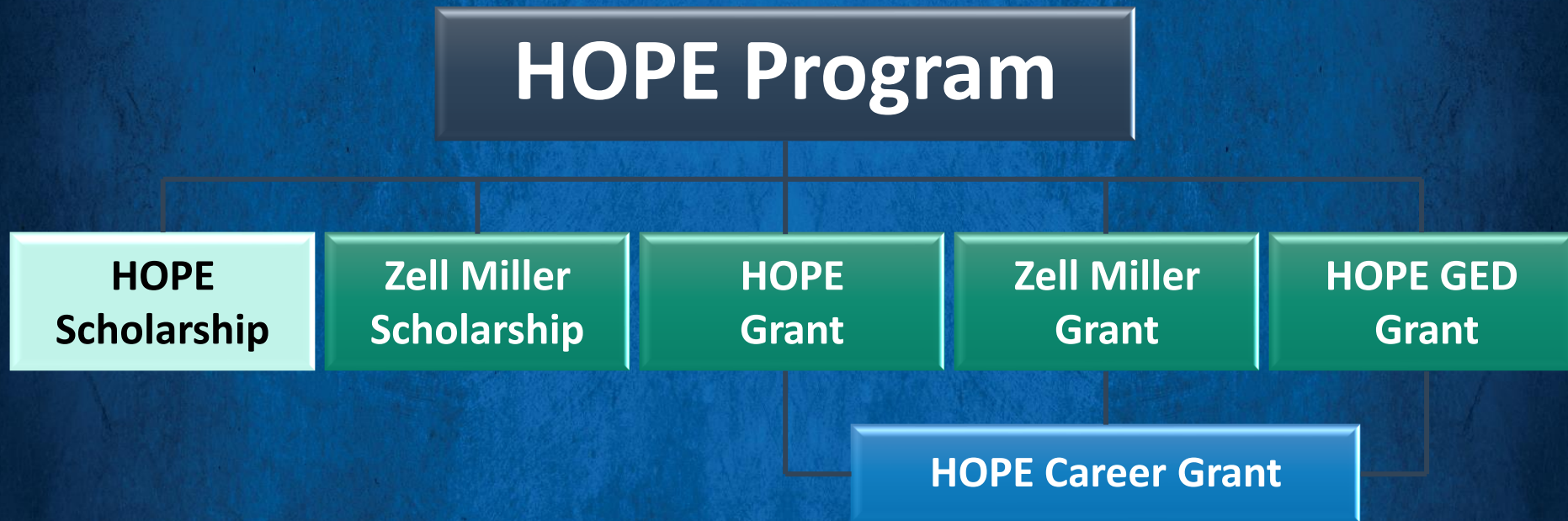


Eligible Institutions

PUBLIC	PRIVATE	TECHNICAL
Abraham Baldwin Agricultural College Albany State University Atlanta Metropolitan State College Augusta University Clayton State University College of Coastal Georgia Columbus State University Dalton State College East Georgia State College Fort Valley State University Georgia College & State University Georgia Gwinnett College Georgia Highlands College Georgia Institute of Technology Georgia Southern University Georgia Southwestern State University Georgia State University Gordon State College Kennesaw State University Middle Georgia State University Savannah State University South Georgia State College University of Georgia University of North Georgia University of West Georgia Valdosta State University	Agnes Scott College American InterContinental University Andrew College Art Institute of Atlanta Berry College Brenau University Brewton-Parker College Clark Atlanta University Covenant College DeVry University Embry-Riddle Aeronautical University Emmanuel College Emory University Georgia Military College Herzing University LaGrange College Life University Mercer University Morehouse College Oglethorpe University Paine College Piedmont College Point University Reinhardt University Saint Leo University Savannah College of Art & Design Shorter University South University Spelman College Thomas University Toccoa Falls College Truett McConnell University Wesleyan College Young Harris College	Albany Technical College Athens Technical College Atlanta Technical College Augusta Technical College Central Georgia Technical College Chattahoochee Technical College Coastal Pines Technical College Columbus Technical College Georgia Northwestern Technical College Georgia Piedmont Technical College Gwinnett Technical College Lanier Technical College North Georgia Technical College Oconee Fall Line Technical College Ogeechee Technical College Savannah Technical College South Georgia Technical College Southeastern Technical College Southern Crescent Technical College Southern Regional Technical College West Georgia Technical College Wiregrass Georgia Technical College

Updated 05/19

HOPE Scholarship



HOPE Scholarship Eligibility Requirements

- Students must pursue an associate or bachelor's degree
- Graduate with a 3.0 high school HOPE GPA
 - After high school graduation, may also be earned in college
- 4 academically rigorous course credits



Academically Rigorous Courses

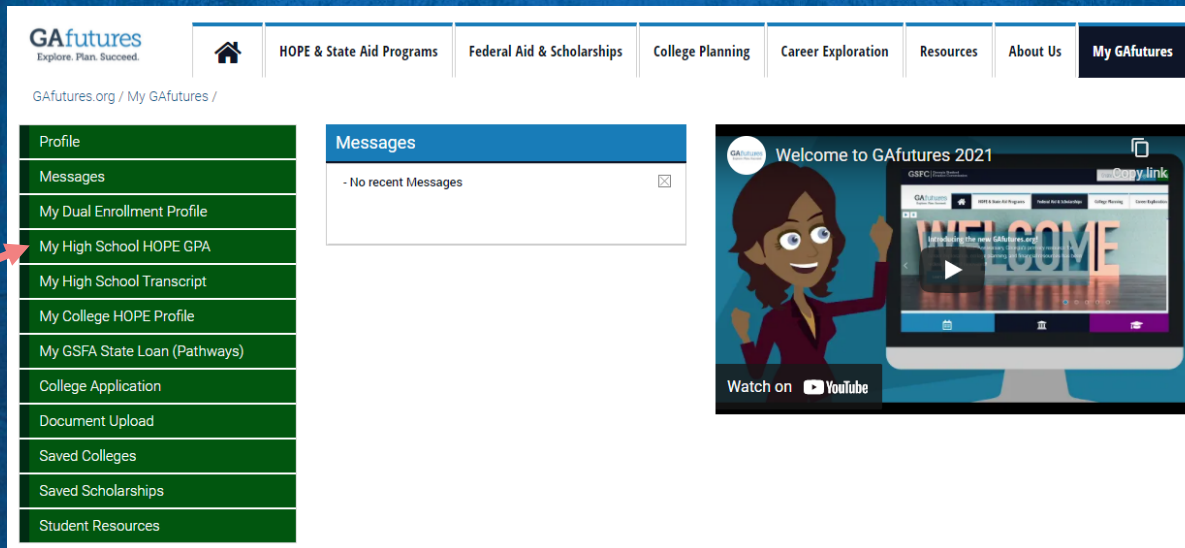
Courses must be on Academic Rigor Course List. This includes:

- Advanced Placement (AP)
- International Baccalaureate (IB)
- Dual Enrollment in degree level core subjects
- Advanced math
- Advanced science
- Foreign language II or higher



My High School HOPE GPA

- ONLY calculated by GSFC
- Only core courses from 9th through 12th grade
- Transcripts are uploaded by the high school
- 4 academically rigorous course credits
- Log into GAfutures.org account to access HOPE GPA



My High School HOPE GPA

The HOPE GPA Calculation is used for HOPE Scholarship and Zell Miller Scholarship eligibility upon graduating high school.

Student Information

Report Type: Preliminary

Name:

SSN: XXX-XX-

Student ID:

As of the most recent transcript data received at GSFC:

Based on your preliminary GPA calculation, you may be eligible for the HOPE Scholarship or Zell Miller Scholarship. A final GPA will be calculated when the high school submits your final transcript. If you have a minimum 3.7 calculated GPA and required ACT or SAT scores at the time of high school graduation, you may be academically eligible for the Zell Miller Scholarship.

Date High School Submitted Transcript Record:

Factors Determining Your Scholarship Eligibility

The following information is based on the most recent transcript record provided by your high school:

HOPE Calculated GPA: 3.789

Academic Rigor Credits earned (4 credits required by High School Graduation): 4

Valedictorian: No

Salutatorian: No

To qualify for the Zell Miller Scholarship, acceptable SAT or ACT scores must have been earned prior to high school graduation and submitted to GSFC. To be eligible you must have at least a 26 composite score on the ACT or have at least a 1200 for Math and Reading on the SAT on one date.

Standardized test score report(s) received:

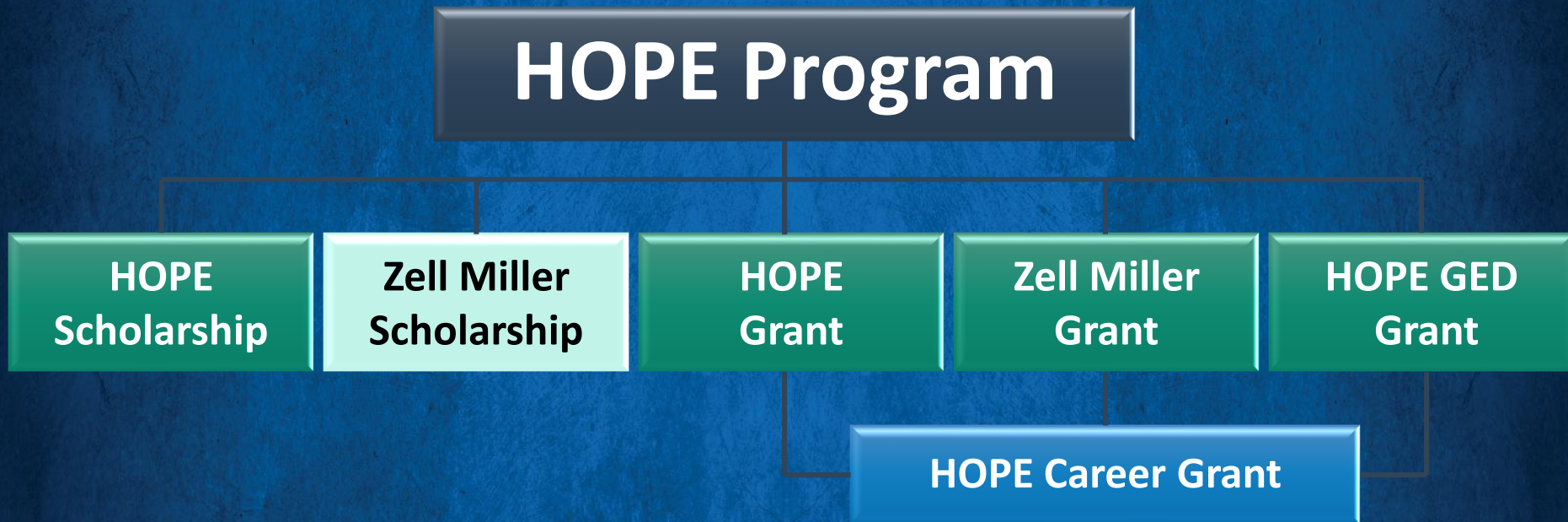
Date:	Type:	Score:
No test scores currently available.		

Contact your high school with questions about your transcript record or grades and courses.

Your chosen college or university will determine final eligibility for the HOPE Scholarship or Zell Miller Scholarship.

[View Your Detailed GPA Report](#)

Zell Miller Scholarship



Eligibility Requirements

Rigor Requirements and one of the following:

Designated valedictorian or salutatorian

AND

- Meet minimum HOPE eligibility requirements

- Minimum 3.7 high school HOPE GPA, as calculated by GSFC, in core curriculum courses

AND

- 1200 SAT total test score

OR

- 26 ACT composite score



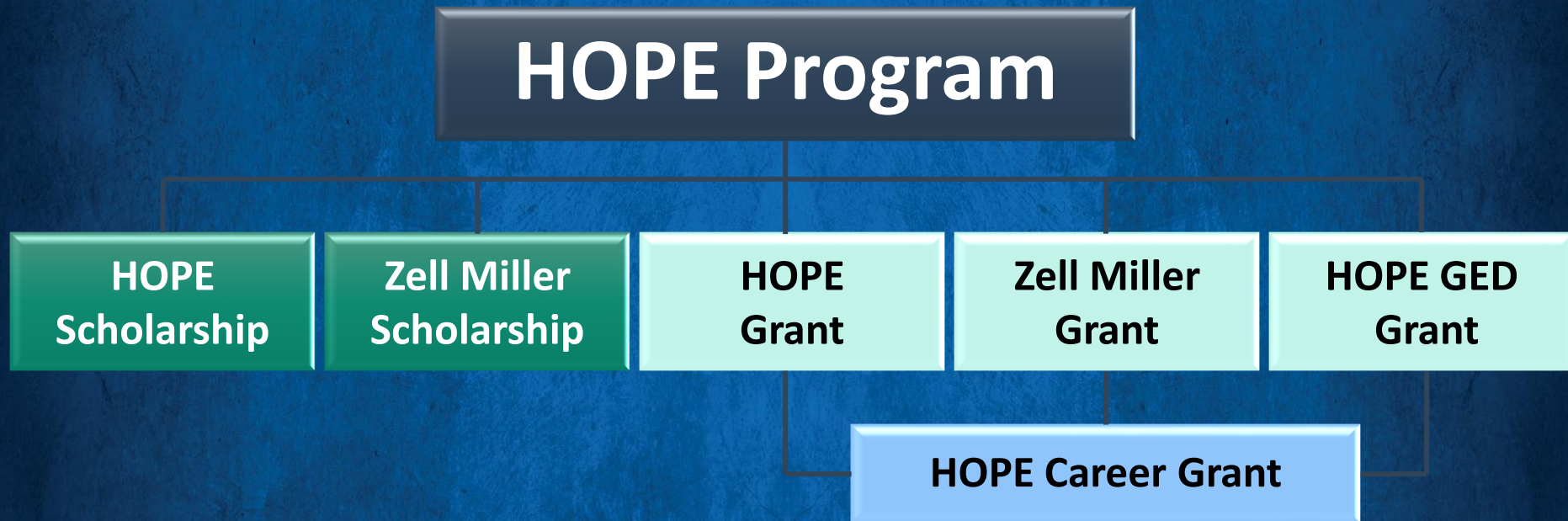
HOPE & Zell Miller Scholarships

Students lose eligibility due to one of the following:

- GPA requirement not met (3.0 for HOPE; 3.3 for Zell Miller)
- Reaching maximum attempted hours
 - 127 semester
 - 190 quarter
- Failing to use funds within ten years of high school graduation or equivalent
 - Exception for active duty military service in United States Armed Forces
- Received bachelor's or first professional degree



Grants



HOPE Grant

Eligibility Requirements:

- Enrolled in certificate or diploma program
- High school diploma/GED not required
- High school GPA and/or test scores not considered



Maintaining the HOPE Grant

- Students must maintain a 2.0 college cumulative GPA at the following checkpoints:
 - 30 HOPE Grant paid semester hours
 - 60 HOPE Grant paid semester credit hours
- Maximum 63 paid semester hours



Zell Miller Grant

Eligibility Requirements:

- Minimum 3.5 college cumulative GPA
- Checkpoints occur at the end of every term of enrollment
- Must be a HOPE Grant recipient initially
- May be paid retroactively for first term
- Maximum 63 combined paid hours Zell Miller and HOPE Grants



HOPE Career Grant

HOPE Grant and Zell Miller Grant recipients are eligible for HOPE Career Grant:

- Movie Production and Set Design
- Computer Programming
- Computer Technology
- Practical Nursing
- Early Childhood Care and Education
- Welding and Joining Technology
- Precision Manufacturing
- Certified Engineer Technician
- Commercial Truck Driving
- Health Sciences
- Diesel Equipment Technology
- Industrial Maintenance Technology
- Automotive
- Aviation
- Construction
- Electrical Line Worker
- Logistics

Award Amounts

	HOPE Scholarship	Zell Miller Scholarship
Public Institutions	portion of tuition	full standard tuition
Private Institutions Full-time	<p>\$2,152 per semester (fall, spring, summer)</p> <p>\$1,436 per quarter (fall, winter, spring, summer)</p>	<p>\$2,808 per semester (fall, spring, summer)</p> <p>\$1,914 per quarter (fall, winter, spring, summer)</p>

	HOPE Grant	Zell Miller Grant
Public Institutions	portion of tuition	full standard tuition

Award Amounts



Award Amounts for the HOPE Scholarship

[GAfutures.org](#) / [HOPE & State Aid Programs](#) / [HOPE & Zell Miller Scholarships](#) / [HOPE Scholarship](#) / [Award Amounts](#)

HOPE & ZELL MILLER SCHOLARSHIPS

HOPE Scholarship

Zell Miller Scholarship

How To Track Your HOPE Academic Eligibility



[Basic Eligibility](#)

[Initial Academic Eligibility](#)

[Understanding the High School
HOPE GPA](#)

[Understanding the College HOPE
GPA \(STEM Directory\)](#)

[Student Document Upload](#)

[Award Amounts](#)

Award Amounts for the HOPE Scholarship

Award Amounts

Please review the [HOPE and Zell Miller Award Amounts](#) to determine your award amount.

Students that meet all eligibility requirements and are attending an eligible public college or university receive a HOPE Scholarship award amount, to be applied toward standard undergraduate tuition, up to a maximum of 15 hours, for the specific number of hours enrolled, whether full time or part time.

Students that meet all eligibility requirements and are attending an eligible private college or university receive a HOPE Scholarship award amount, to be applied toward standard undergraduate tuition, up to a maximum of 12 hours, based on a half-time or full-time enrollment status.

Other State Programs

- Georgia National Guard Service Cancelable Loan
 - Provides tuition assistance to eligible members of the Georgia National Guard for undergraduate and graduate programs; member agrees to service repayment
- Public Safety Memorial Grant
 - Provides assistance to the dependent children of Georgia public safety officers who were permanently disabled or killed in the line of duty
- Tuition Equalization Grant (TEG)
 - Provides grant assistance toward educational costs to Georgia residents enrolled full-time at an eligible private college or university

Other State Programs

- Georgia Military College State Service Scholarship
- HERO Scholarship
- REACH Scholarship (scholars selected during middle school)
- Scholarship for Engineering Education (SEE)
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant
- University of North Georgia ROTC Grant for Future Officers

Apply For State Programs

HOPE & STATE AID PROGRAMS

State Aid Applications and Forms

Access the applications and forms for the state financial aid programs administered by Georgia Student Finance Commission.



HOPE & Zell Miller Scholarships

Georgia's HOPE Program provides merit-based scholarships for eligible in-state postsecondary institutions.



HOPE & Zell Miller Grants

The HOPE and Zell Miller Grants provide financial assistance for college that does not have to be paid back.



State Loans

GSFC also administers many State Loan programs including the low-interest Student Access Loan and state military programs.



State Scholarships and Grants

Learn about other Georgia scholarship and grant programs including Dual Enrollment and the Public Safety Memorial Grant.



State Military Programs

Learn about financial aid programs in Georgia for students pursuing a military career while in college and after graduation.



Trending

Shortcuts

◆ New Features for Student/General Users

◆ New Features for Administrative Users

2021-2022 Award Amounts

Your HOPE GPA

GSFC Financial Aid Events

Outreach Webinars

Dual Enrollment Funding Application

College Money Matters



College Money Matters can help you get financially fit before, during and after college.

College Money Matters

[Learn more](#)

Credit Transfer Tool



EMBARK Georgia



Apply For State Programs

STATE AID APPLICATIONS AND FORMS

State Program Applications

State Program Request Forms

State Program Regulations

FAFSA



State Program Applications

- GSFAPP
- GSFAPP (printable paper application)
- Georgia HERO
- Georgia Military College State Service Scholarship
- Georgia National Guard Service Cancelable Loan
- Georgia Public Safety Memorial Grant
- Dual Enrollment funding application (online)
- Scholarship for Engineering Education (SEE)
- Student Access Loan Program (SAL)
- University of North Georgia (UNG) Military Scholarship
- University of North Georgia (UNG) ROTC for Future Officers
- University of North Georgia (UNG) ROTC Grant



LEARN MORE!

Learn more about applying for student financial aid at [College Money Matters](#).

The Georgia Student Finance Application (GSFAPPS)


Explore. Plan. Succeed.

 [Sign Out](#)

GSFAPPS

[Apply On Line Now](#)
[GSFAPPS Fact Sheet](#)
[GSFAPPS FAQ's](#)
[GSFAPPS Tutorial](#)
[GSFAPPS Presentation](#)
[New Application Deadlines](#)
[Ask a Question](#)

WELCOME to the GSFAPPS - the primary means for applying for most scholarships, grants, or service-cancelable loan programs administered by the Georgia Student Finance Commission (GSFC). GSFAPPS has been carefully designed to permit an applicant to quickly and accurately complete an application electronically, in a secure mode, and to receive immediate confirmation that the application has been received by GSFC for further processing. An applicant can also print out a copy of the application they submitted for their records. The instructions are easy to follow, and the System provides help menus throughout to guide completion of the application.

OPTIONS. If you decide not to apply electronically, you can download and print a paper application from GAfutures web site, call the Commission at 800-505-GSFC, or visit your Financial Aid Office. Remember, submitting your application online via GSFAPPS ensures your application has been completed correctly, and, assuming you meet the eligibility requirements, speeds up the approval process. If you are visually impaired, you can call the Commission at 800-505-GSFC to get assistance in completing your application.

CONDITIONS. You must have already established an account and completed your profile in GAfutures and be logged onto that website. If you need to establish an account and complete your profile in GAfutures, [click here](#) and click Create an Account.

INSTRUCTIONS. If you would like a tutorial on how to use GSFAPPS, click [GSFAPPS Tutorial](#).

Click [Apply Now](#) to Apply Online.

[Terms of Use](#) | [Privacy Statement](#) | [Site Map](#) | [Need Help?](#)

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Georgia Student
Finance Commission


Georgia Student
Finance Authority


Georgia Higher Education
Assistance Corporation

Completing the FAFSA

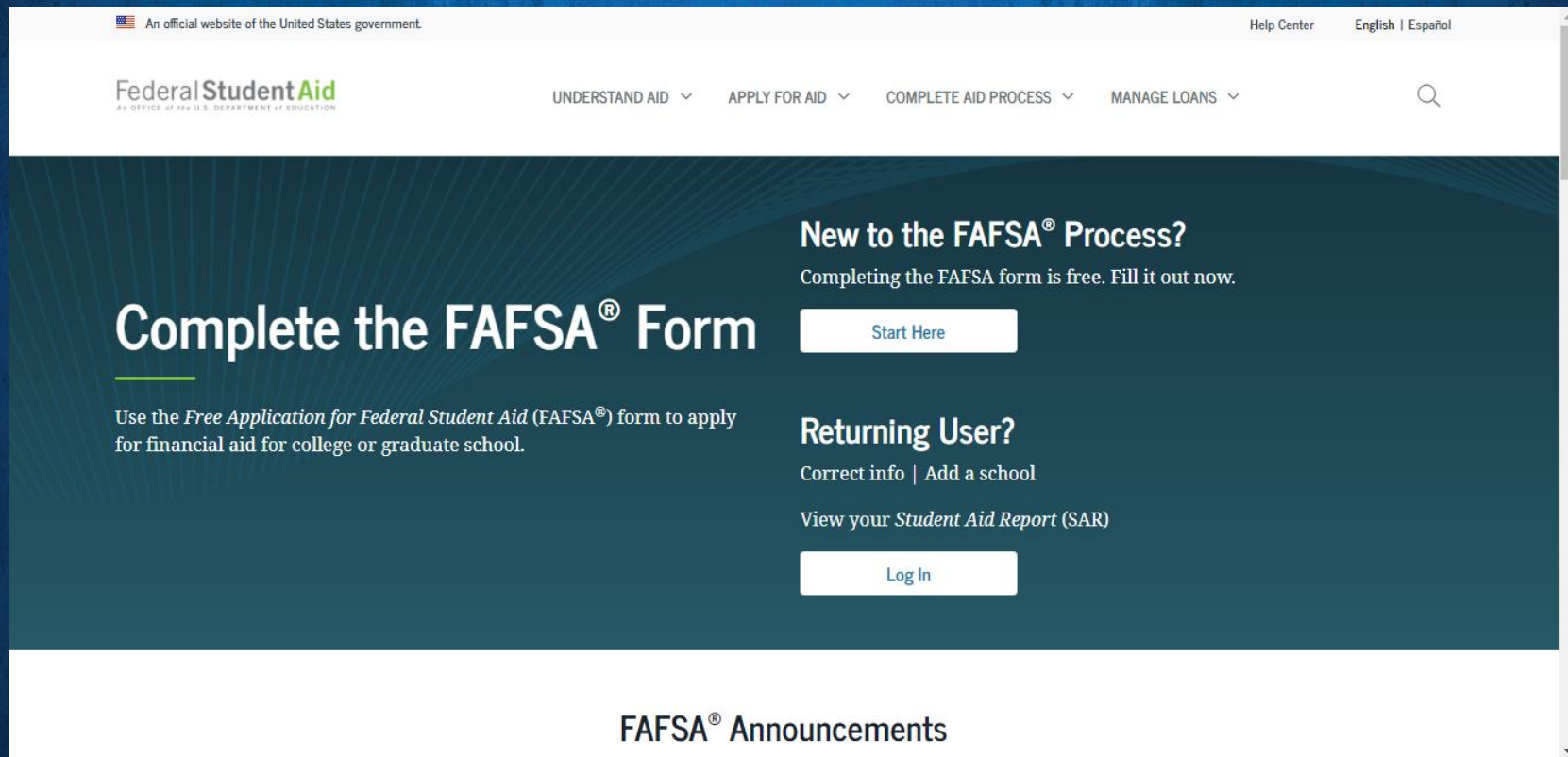
Completing the FAFSA (Free Application for Federal Student Aid)

- First step in financial aid search
- Application is free
- FAFSA for upcoming aid year opens October 1
- Begin by creating FSA ID
 - Use to sign your FAFSA
 - If dependent student, parent will also need an FSA ID
- Find a FAFSA Completion event for help
 - Check with school counselor for financial aid nights or FAFSA workshops
 - Visit GAfutures for events nearby
- Do not pay anyone to complete FAFSA



Completing the FAFSA

www.fafsa.gov | studentaid.gov



The screenshot shows the FAFSA website homepage. At the top, there is a header with the text "An official website of the United States government." and "Help Center English | Español". Below this is the "Federal Student Aid" logo and a navigation bar with links: "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", and "MANAGE LOANS". A search icon is also present. The main content area has a dark green background with the heading "Complete the FAFSA® Form" and a subheading "Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school." To the right, there is a section titled "New to the FAFSA® Process?" with the text "Completing the FAFSA form is free. Fill it out now." and a "Start Here" button. Below this is a section titled "Returning User?" with links "Correct info | Add a school" and "View your Student Aid Report (SAR)", and a "Log In" button. At the bottom, there is a section titled "FAFSA® Announcements".

An official website of the United States government.

Help Center English | Español

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

Complete the FAFSA® Form

Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.

New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

Start Here

Returning User?

Correct info | Add a school

View your Student Aid Report (SAR)

Log In

FAFSA® Announcements

When to Submit the FAFSA

FAFSA 2022 - 2023

If attending:

Fall
2022

Spring
2023

Summer
2023

Use 2020 tax returns

Available
October 1, 2021

FAFSA 2023 - 2024

If attending:

Fall
2023

Spring
2024

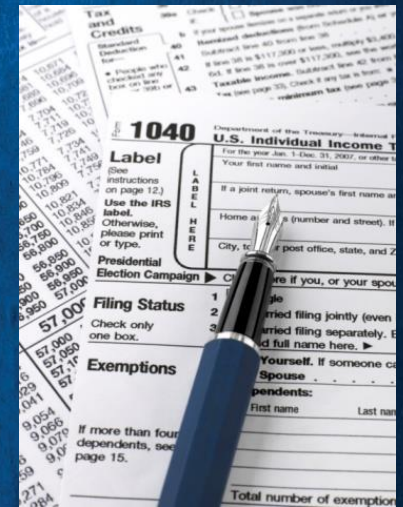
Summer
2024

Use 2021 tax returns

Available
October 1, 2022

What Is Needed to Complete the FAFSA

- Social Security number *(Alien Registration Number, if not a U.S. citizen)*
- Federal income tax returns, W-2s and other records of money earned
- Bank statements and investment records *(if applicable)*
- Records of untaxed income *(if applicable)*
- An FSA ID to sign electronically



The Best Order to Accept Aid

1. Scholarships and Grants

- Understand all the conditions
- Make sure it is truly free

2. Work Study

- Doesn't have to be paid back
- Money is paid through a paycheck based on hours worked
- Consider class schedule and study time

3. Federal Student Loans

- Must be paid back with interest
- Consider a subsidized loan first – interest doesn't accrue until repayment

4. State Government or College Loans

- Must be paid back with interest
- Understand all the conditions

5. Private Loans

- Must be paid back with interest
- Usually higher interest and less favorable terms
- Understand all the conditions



Additional Resources

Additional Resources

- GAfutures.org
- GSFC.org
- FAFSA.gov
- StudentAid.gov
 - Prepare for College
 - Types of Aid
 - Who Gets Aid
 - Apply for Aid
 - Repay Your Loans



GAfutures.org

The screenshot displays the GAfutures.org website. At the top, the GSFC Georgia Student Finance Commission logo is on the left, and navigation links for 'Create an Account', 'Sign In', and 'Help' are on the right. Below this is a search bar with the text 'ENHANCED BY Google'. A secondary navigation bar features the GAfutures logo and a menu with links: Home, HOPE & State Aid Programs, Federal Aid & Scholarships, College Planning, Career Exploration, Resources, About Us, and My GAfutures. The main content area has a background image of a laptop keyboard. A central blue box highlights 'New Features on College Search Tool' with a 'Learn more' button. To the right, a 'Trending' sidebar lists items like 'New Features for Student/General Users' and '2021-2022 Award Amounts'. The footer consists of four colored boxes: 'GSFC Financial Aid Events' (blue), 'College Search' (dark blue), 'Scholarship Search' (purple), and 'Make a Payment' (green). A purple 'Need to Chat?' bubble is in the bottom right corner.

GSFC | Georgia Student Finance Commission

Create an Account Sign In Help

ENHANCED BY Google

GAfutures
Explore. Plan. Succeed.

Home HOPE & State Aid Programs Federal Aid & Scholarships College Planning Career Exploration Resources About Us My GAfutures

New Features on College Search Tool

It's never too early to think about going to college. Use GAfutures' new College Search tool to explore your options.

[Learn more](#)

Trending Shortcuts

- ◆ New Features for Student/General Users
- ◆ New Features for Administrative Users
- 2021-2022 Award Amounts
- Your HOPE GPA
- GSFC Financial Aid Events
- Outreach Webinars
- Dual Enrollment Funding Application

GSFC Financial Aid Events
Search for Financial Aid Events throughout the state of Georgia.

College Search
Search Colleges and Universities in the state of Georgia and across the country.

Scholarship Search
Use this tool to find eligible national and local scholarships.

Make a Payment
Click here to make a payment on your GSFA (Pathways) account.

Need to Chat?

Your Next Steps

- Create account at GAfutures.org
- Check your HOPE GPA to see if you are on track to be eligible for the HOPE or Zell Miller Scholarship
- Seniors: Complete the FAFSA beginning October 1



Upcoming Webinars

GAfutures.org > About Us > Outreach > Outreach Webinars

The screenshot shows the GAfutures.org website. At the top is a dark blue header with the GSFC logo (Georgia Student Finance Commission) on the left, and links for 'Create an Account', 'Sign In', and 'Help' on the right. Below this is a white navigation bar with the GAfutures logo and a menu of links: Home, HOPE & State Aid Programs, Federal Aid & Scholarships, College Planning, Career Exploration, Resources, About Us, and My GAfutures. The main content area features a large orange and yellow banner for the 'Peach State Tour' with the text 'The Peach State Tour Has Returned!' and a 'Learn more' button. To the right of the banner is a 'Trending' section with a list of links. At the bottom, there are four colored boxes: blue for 'GSFC Financial Aid Events', dark blue for 'College Search', purple for 'Scholarship Search', and green for a link to 'Click here to m GSFA (P'.

Scan QR code for direct link.



GSFC Representative Map

Contact your GSFC Representative



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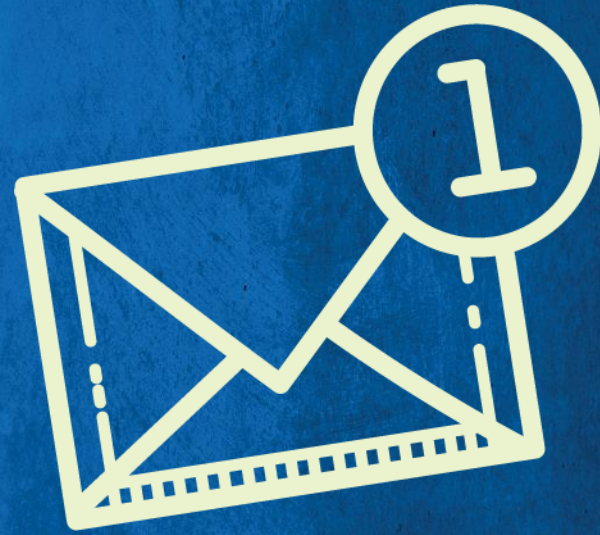


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Contact Us



800.505.4732



outreach@gsfc.org

Be Social



Friendly Reminders

- Be social with GSFC
 - Like/Follow us and find tips, resources, event information and much more about planning, preparing and paying for college
- Create a GAfutures account
 - Students can check their HOPE GPA and find out more information on eligibility for the HOPE and Zell Miller Scholarship



GAfutures.org
Explore. Plan. Succeed.